

sonal security were J. B. Reichman, Charles A. Moore Jr., William J. Cummins, William A. Keener, L. Lewis, George C. Smith and Martin J. Condon. This is the agreement they signed.

Whereas, the city of New York has on deposit with the Carnegie Trust Company the sum of one million dollars (\$1,000,000), and

Whereas, the said city requires that security be furnished guaranteeing the city of New York against loss as to said deposit:

Now, therefore, we, the undersigned, being directors of the Carnegie Trust Company, in consideration of the above recitals, and in consideration of one dollar (\$1) each of us in hand paid, the receipt whereof is hereby acknowledged, do hereby jointly and severally guarantee the city of New York against loss as to the whole or any part of said deposit.

The above facts were given out today by Comptroller Frederic J. The Comptroller says that Mr. Hyde asked for the guarantee last fall, and that the guarantee was delivered at the City Chamberlain's office, and is now, presumably, in the City Chamberlain's custody.

William J. Cummins, one of the Carnegie Trust directors, and the individual owner of a stock, who received the guarantee demanded by Comptroller Frederic J. The, was a guest of Mayor Gaynor last night. In fact, Mr. Cummins was an over-night guest. It was said at the City Hall today, remaining at the Mayor's Brooklyn home until shortly after 5 o'clock this morning. Two hours after his departure from the Mayor's residence the closing of the Carnegie Trust was announced. Mr. Cummins has always regarded Mayor Gaynor as a 1912 Presidential possibility and has quietly been urging the Mayor's candidacy.

**Its Condition No Secret.**

The condition of the Carnegie Trust Company was no secret in the Wall Street district. The concern was reported to be on the verge of closing last spring. There was no hurry on the stock market when the news that the Superintendent of Banks had taken charge was circulated.

The bulk of the loss—if a loss is incurred by the failure of the Carnegie Trust, the Carnegie Trust Company recently passed into the control of Southern financial interests and catered to Southern custom. Big cotton brokers and financiers of Tennessee, Georgia, Mississippi and the Carolinas carried heavy accounts with the concern.

**Directors Knew of Failure.**

The directors of the Carnegie Trust Company realized four days ago that the bank could not long survive the steady drain of withdrawals. The Superintendent of Banks was called in. He began an investigation on Thursday. The decision to close the bank was reached yesterday afternoon and news was pretty well circulated in banking circles.

A few minutes before 10 o'clock, the time for opening the bank this morning, following notice was posted on the front doors:

"Pursuant to the provisions of section 19 of the Banking laws of the State of New York, to wit: 'I have this day taken possession of the Carnegie Trust Company.'"

"O. H. CHENEY, Superintendent of Banking."

**Crowd Gathers Quickly.**

A group of anxious depositors, who had been waiting to draw out their money, gathered in front of the Carnegie Trust Company. The formation that the Carnegie Trust Company had closed spread quickly through the financial district and there was soon a crowd around the banking house that threatened to block the Broadway cars. The traffic policemen were unable to handle the crowds and reserve troops were sent.

Following the closing of the bank, Supt. Cheney was asked to explain why he had taken possession. He issued the following formal statement:

The Superintendent of Banks has taken possession of the property and business of the Carnegie Trust Company, located at No. 118 Broadway, Borough of Manhattan.

Examination of the affairs of this company has caused the Superintendent to conclude that it is in an unusual condition to transact business, and that it is not safe for it to continue. The Superintendent has no further statement to be made at the present time.

**How It Stood Two Months Ago.**

The financial status of the Carnegie Trust Company, according to its statement of Nov. 10 last, was:

Loans, \$1,000,000; stock and bond investment, \$2,250,000; due from trust companies, banks and bankers, \$1,617,300; cash available, \$1,058,000; aggregate deposits, \$5,925,300.

The company had a capital of \$1,500,000 and with a surplus and undivided profits of \$177,500.

The officers of the Carnegie Trust Company are: President, J. T. Howell; Vice-President, Robert L. Smith; Secretary, Robert E. Morehead; Assistant Secretary, W. L. Sampson; Assistant Secretary, A. E. Chandler. The directors of the company are David H. A. Bates, W. J. Cummins, A. B. Chandler, M. J. Condon, George M. Curtis, George D. Crabbs, John Cudahy, W. A. Keener, S. E. Kross, L. Lewis, R. F. O'Neill, J. B. Reichman, Charles M. Schwab, G. C. Smith and John H. Standfield.

**Standard Oil Has Stock.**

The Standard Oil Company has a minor interest in stock of the Carnegie Trust. The chief individual stockholder is William J. Cummins, formerly of Nashville, Tenn., whose holdings amount to something like 3,000 shares. Mr. Cummins and his financial associates, all from the operation of their past business, are interested in the Carnegie Trust. The extent of the Carnegie holdings is not believed to be heavy.

The stock has sold as high as \$10 a share. Recent sales have been made at between \$10 and \$12 a share.

The bank was organized in 1906 by Charles Carter Dickinson, a former bank examiner, and opened for business in January, 1907. Mr. Dickinson was the first president. He brought in Leslie M. Shaw of Iowa, who had been Secretary

of the Treasury, to act as president at a big salary.

Mr. Shaw and Mr. Dickinson soon reached a disagreement. Mr. Shaw offered to buy or sell. Mr. Dickinson bought him out and again became president of the company. He soon brought in Joseph B. Reichman, who was identified with the Standard Oil interests. The institution had been hard hit by the panic and the Banking Department was keeping a close watch on its affairs.

Mr. Dickinson, who had been practically forced out of any active participation in the management, died in May after inhaling a mysterious gas in a laboratory at Scranton, Pa., where he was witnessing an experiment in the transformation of base metals into gold.

Mr. Reichman served as President only about ten months. He exerted himself to put the affairs of the company on a sounder footing. His successor was Joseph Toy Howell, the present President, who was brought on from Nashville by Mr. Cummins.

**How the Southerners Got In.**

The Southern influence in the Carnegie Trust came shortly after the trouble between Mr. Shaw and Mr. Dickinson. A big dinner was given at an uptown hotel and Southern financiers, including Mr. Toy Howell, came into the banking business in New York. They were persuaded that the Carnegie Trust Company furnished an ideal opening.

Joseph G. Howell was one of the guests at the dinner, but he did not favor the plan to put in the Southerners. He tried to put a damper on it by pointing out the fact that the Carnegie Trust was a Northern institution.

Mr. Cummins, after getting control through his own efforts and those of his friends, might have been made president of the bank but for objections raised because of his lack of experience. But Mr. Cummins was a powerful man and his name on the doors was in bigger letters than that of the institution itself.

**Committee Ran the Bank.**

The affairs of the bank were run by an Executive Committee consisting of Martin Condon, formerly of Nashville; former Judge William A. Keener, President Howell and L. Lewis.

Mr. Howell became President of the bank on Oct. 5, 1910. He is a Southerner, born in Richmond, Va., in 1855. Entering the Fourth National Bank of Nashville and working his way up through all departments to the Presidency, attaining the latter office in 1909. The Fourth National of Nashville is the largest and best-known bank in Tennessee.

Mr. Cummins had known Mr. Howell for a great many years. It was his long acquaintance and friendship that led to Mr. Howell's coming to New York as head of the Carnegie Trust Company.

The banking house of the Carnegie Trust is the most ornate and extensive in the city. It is a story and a half in an ideal banking location, close to the head of Wall street and hard by Trinity Church.

A few of the bank's what is known as the Southern department. This is a suite of rooms in the rear of the bank, magnificently furnished and stocked with Southern products, from the furniture and everything else that would appeal to the Southerner. People of means from the South have been welcome at the Southern department of the Carnegie Trust and that department has earned for the bank many a fat deposit.

**BANK WRECKER**  
**ROBIN A PROMOTER**  
**OF CARNEGIE TRUST.**

Joseph G. Robin, the wrecker of the Northern Bank, who is now in the Tombs with indictments against him daily piling higher, was one of the prime movers in the organization of the Carnegie Trust Company. Robin began his career with fanfare of Wall street trumpets in January, 1907. Robin was a member of the original board of directors. His associates in the board included Judge Alton B. Parker, once Democratic candidate for President of the United States; Charles M. Schwab, of the Carnegie Trust; J. W. Harrison, Samuel Spencer, President of the Southern Railroad, who was soon afterwards killed in a wreck; Edgar Van Etten, the financier; George Arenia, Robert B. Armstrong, former Assistant Secretary of the Treasury of the United States; H. Carroll Brown, J. Ross Curran, H. C. Chandler, C. Dickinson, Frederick H. Eaton, President of the American Car and Foundry Company; M. B. Fuller, President of the International Salt Company; Frank L. Grant, Francis Hamilton, Arthur H. Hefner, William A. Keener, J. D. Lanyon, Vice-President of the Cleveland, Cincinnati, Chicago and St. Louis Railway Company; Colonel Jacob Ruppert Jr., the brewer; Henry L. Sprague, and Horace C. Young, President of the First National Bank of Albany. Many of these men subsequently got out of the Carnegie Trust.

**Carnegie Reputed Use of Name.**

C. C. Dickinson, the first and the third president of the concern, was the chief spirit in the organization of the Carnegie Trust Company. It was he who hit upon the happy idea of naming the Carnegie Trust after Andrew Carnegie without Mr. Carnegie's consent. Shortly after the formation of the corporation, Mr. Carnegie publicly repudiated this unauthorized use of his name. However, during the panic of 1907, when a run started and the heavy depositors began drawing out their money, a rumor was made it certain that the Carnegie Trust would be liquidated in a few hours more should the drain continue. Mr. Carnegie, moved by his friendship for Charles M. Schwab, loaned enough cash from his personal reserve to tide the company over the worst of the crisis.

A lot was printed in the papers when the company moved out of its headquarters temporary quarters at No. 25 Broad street, where it had first opened for business, into its magnificent offices on the first floor of the new New York Trust Building. Columns were written about its safety deposit vaults, said to be the largest in the world and the first vault in the city of New York.

But before this transfer took place, Mr. Dickinson, while retaining his position as the head of the Carnegie Trust, had turned over the presidency to Leslie M. Shaw, the former Secretary of the United States Treasury, who had just left the Cabinet and was believed to be the ablest financier who ever came out of the West.

**Shaw Criticized Methods.**

Dickinson became first vice-president. He had been a State Bank Examiner and was familiar with the banking business. He was said to have been the one to dictate it was said, how the affairs of the concern should be conducted, and he and Mr. Shaw quarreled over the matter. After a year's administration that was marked by outward calm, but by sharp internal disputes, Mr. Shaw resigned the presidency and Mr. Dickinson promptly succeeded him. Mr. Shaw stated at the time that his resignation from the \$25,000-a-year berth was due entirely to the methods which Dickinson followed upon becoming President. Dickinson said Shaw was more concerned with his plan to win the

## KING ALFONSO WHO ESCAPED BOMB AT DOOR OF PALACE.



The family sought to collect \$70,000 and insurance.

The insurance companies refused to pay and experts were employed to make an elaborate investigation of the cause of death. An autopsy was performed and a chemical examination made of the organs. These experts declared that Mr. Dickinson's death was in no way accidental; that the immediate cause of death was pneumonia and Bright's disease.

**Overturns Suicide Theory.**

This report not only tended to overturn the suicide theory, but also controverted the rumors that Mr. Dickinson had brought death upon himself by inhaling illuminating gas.

But to further complicate the mystery, Coroner Funnell and Winterbottom held an inquest subsequent to the autopsy and instructed the jury to find that the banker died of gas fumes. This instruction was given despite the fact that an inquest subsequent to the autopsy and instructed the jury to find that the banker died of gas fumes. This instruction was given despite the fact that an inquest subsequent to the autopsy and instructed the jury to find that the banker died of gas fumes.

**State Prevented Big Merger.**

At the eleventh hour the State Banking Department stepped in and put a quietus on the scheme. It was stated at the time that the plan had failed to go through because of the fact that it would be impossible for the Carnegie Trust to merge with the Northern Bank and the Twelfth Ward Bank and the Carnegie Trust as the parent institution. So sure was he that he would be able to carry through the undertaking that a syndicate of Carnegie Trust directors secured control of the majority of the stock of the Van Norden Trust Company. It was said that the syndicate also had about completed the purchase of the banks.

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## HYDE TIME-TABLE.

Number of days elapsed since City Chamberlain Charles H. Hyde has been at his official desk, performing the duties for which the city pays him \$12,000 a year..... 40

Number of days since Hyde's whereabouts have been a complete mystery to the public or admitted by his friends, if they have the knowledge..... 28

Number of days that will elapse before the expiration of the Legislative Investigating Committee's official life, when Hyde will be immune from examination..... 7

Length of time that will elapse before Chamberlain Hyde's retirement to private life and the opportunity for unlimited and untried Florida trips..... ?

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## CAPT. PARKERSON OF CITY'S NEW BOAT THE CORRECTION.



The new Correction Department boat Correction, the Dreadnought of the city's fleet of about seventy boats, steamed down the East River and out into the Bay today on her trial trip. She was decorated with flags and hunting, and every steamer she met gave her a loud and enthusiastic salute.

The Correction is a wholly new type of craft for the transportation of criminals. For many years it had been the custom to build boats for the Department of Correction that approximated in their lines and accommodations what might be expected in the Workhouse on Blackwell's Island.

The Correction is a real steamboat. She looks like one of the Sound steamers in her general outline, but is not, of course, so large. She is roomy, light and clean and can be kept clean—a desirable feature in a boat engaged in the transportation of persons who have been convicted of crime.

Today's trip proved that the Correction is not only big and roomy, but fast. She covered considerable water in her cruise about the bay and the river preparatory to being placed in commission Monday morning.

The boat was in command of Capt. Parkerson of the Department of Correction and Pilot Kane was at the wheel. Commissioner of Correction Patrick A. Whelan had a party of guests aboard, including Mr. A. Whitney, Deputy Commissioner William J. Wright and his wife, John Cloughen and wife, Robert Vernon and wife and a big delegation of city officials and their wives and daughters.

**DOG BITES LITTLE GIRL.**

Chases Ball and When She Seizes It Snaps Her Legs.

Eight-year-old Frances Hundaroff of No. 58 East One Hundred and Thirty-seventh street was attacked and severely bitten on both legs by a fox terrier while she was trying to catch a ball tossed to her by a companion in front of her home to-day.

Herman Herz of No. 130 East One Hundred and Thirty-seventh street, owner of the dog, was leading it from a leash when he passed the party of youngsters, and as he stopped a moment to watch their fun the dog tried to seize the ball as it rolled past him. The animal broke away from Herz, and after seizing the ball, bit the other leg also.

Her mother, who was with her, picked up the dog and tried to lead it home. She was later taken to Lincoln Hospital in a serious condition. The dog will be turned over to the Board of Health by the police.

## S. S. CORRECTION IS DREADNOUGHT OF CITY'S FLEET

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**LAMP COMPANY BOOKS GONE.**

Declaring that certain books were missing and he was of the opinion that the Tipless Lamp Company and its treasurer, Herman J. Jaeger, should be held in contempt of court, Charles P. Rogers, referee, who inquired into the suit for royalties brought by the Edison Electric Company against the Tipless Lamp Company, filed his report in the Supreme Court this afternoon.

It appeared that Edison Company granted the defendant concern a license to sell some of its lamps and the Tipless Lamp Company agreed to furnish quarterly reports. This, however, was not complied with, and the Edison Company brought suit. Then it developed the books necessary to prove the Edison Company's claims were missing.

"The failure on the part of the defendant to produce the books," said the referee, "results in a substantial miscarriage of justice."

**Gaynor Thanks Edwards.**

Mayor Gaynor yesterday sent a personal letter to Street Cleaning Commissioner "Big Bill" Edwards thanking him for the part he took in reducing William Gallagher when the latter shot the Mayor last August. The Mayor thanked the Commissioner for saving his life and for helping to capture his assailant.

## COMEDIAN WALKER DEAD.

George Walker, for many years the comedian companion of Bert Williams, is dead, after a year's illness, in a sanitarium at Joliet, Ill. When taken to the sanitarium Walker was a physical and mental wreck. The cause of death is given as paresis.

Williams and Walker were some years breaking into Broadway, but when they did get in they made an instantaneous hit. From a \$10-a-week team they soon jumped their price to \$1,000 a week, and it is said that they got as high as \$2,000 a week. This skyrocket prosperity was too much for Walker. He cut out a pace which he was not strong enough physically or mentally to stand.



**Soft White Hands**

Red, rough hands on retiring usually become soft, white hands on rising through this simple and economical "one night" treatment: Bathe and soak the hands on retiring, in a strong, hot lather of Cuticura Soap. Dry and anoint freely with Cuticura Ointment, and wear during the night old, loose gloves, or a light bandage to protect the clothing. Most effective for chapped, itching, burning and bleeding hands.

Read for Free Book or Chart. Send to Potter Bros. & Chem. Co., Boston, for Free Book or Chart of the skin.

**Make the Liver Do its Duty**

Nine times in ten when the liver is right the stomach and bowels are right.

**CARTER'S LITTLE LIVER PILLS**

Small Pills, Small Dose, Small Price

**Francis H. Leggett & Co.**

**EMERGENCY BAGGAGE REPAIR CO.**

The Only Co. of its kind in the World. Repairs all kinds of baggage made good as new.

**TRUNKS, BAGS, CASES, ETC.**

SOLD, RENTED AND EXCHANGED.

25 EAST 14TH ST.

A door from Union Sq. West on 14th St. Telephone 808. Hours: 10 A.M. to 10 P.M. 60 Ave. S. W. Cor. 124th St. 60 Ave. S. W. Cor. 124th St.

**THE SWEET CHOCOLATE LAXATIVE**

AT ALL DRUG STORES 10¢ & 25¢

Send Postal for Free Sample To-Day. Ex-Lax Mfg. Co., 179 Greene St.

**273,374**

"To Let" Advertisements Were Printed in The World Last Year—107,621 MORE than ANY OTHER New York Newspaper.

**JUSTICE GOFF THROWS OUT SUIT TO DECLARE ROBIN INSANE**

(Continued from First Page.)

Grand Jury the evidence, including letters, in his possession to show that Robin and his sister are the children of Herman and Ella Robinson, the aged Brooklyn couple whose claim that they are father and mother of the frozen financier and the Harlem doctor they deny.

The letters are signed either Joseph or Louise and show that in days gone by Robin and Louise were not opposed to acknowledging their parents, especially when they wanted money. All the letters in possession of Mr. Whitman begin "My Faithful Mother" or "My Dear Parents." Some are written in Yiddish and some in Russian.

Many to which the signature "Joseph" is attached are begging letters to send money to him "for God's sake," and threatening, if his request is not complied with, that he would have "nothing in common" with them.

Of those signed "Louise" several acknowledge the receipt of money. Many bear the postmark Philadelphia and carry dates corresponding to the period of time in which it is known that the future Dr. Louis Robinson was in that city, employed as a trained nurse and studying medicine.

**NATIONAL BANKS WILL LOSE LITTLE THROUGH FAILURE.**

WASHINGTON, Jan. 7.—Beyond a slight flurry national banks were unaffected by the closing of the Carnegie Trust Company, according to Deputy Comptroller of the Currency Kane, who declared today that the burst of the blow would probably fall on New York State banks.

"Being a State institution, most of the business of the Carnegie Trust Company was probably done with State banks," declared Mr. Kane. "One or two national banks may be affected, but their loss should, in the nature of things, be small."

**BRAZILIAN CENSORS BUSY.**

Keep Secret All but Bare Facts of Mutineers' Deaths.

The Brazilian Government is maintaining a very strict censorship on all the transmission of all news relating to the sudden deaths of forty-five sailors who were concerned in the recent mutinous outbreaks at Rio Janeiro.

According to cable dispatches received in this city the leader of the mutineers, Candido, succumbed to gangrene while a prisoner, twenty-six. His associate, a doctor, died while repairing the masts on Cabras Island and eighteen others were suffocated in their cells.

Further details were stopped by the censor.

**Half-Mast Flies for Elkins.**

WASHINGTON, Jan. 7.—Flare at all military posts were at half mast today in honor of the late Senator Stephen B. Elkins, for whom funeral services were held at his home in Elkins, W. Va. Senator Elkins was Secretary of War from Dec. 2, 1891, to March 6, 1893, during the Harrison administration.

**Stick to Labor Federation.**

The United Textile Workers of Paterson, N. J., have decided not to surrender their affiliation with the American Federation of Labor and join with the Hoboken silk weavers in the formation of an independent local union.

**Wonderfully Built Up at Small Cost**

The number of cases of general debility in which Hood's Sarsaparilla has proved just the medicine that was needed is very great. Mr. E. S. Fry, Ivanhoe, Va., writes: "I was all run down and weighed only 112 pounds. I took Hood's Sarsaparilla, and before the first bottle was finished began to improve, and when I had taken six bottles was wonderfully built up and weighed 180 pounds."

Get it today in usual liquid form or chocolate tablets called Sarsaparilla.